

Form clsnodsc – ntcclsnodi

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 10-36159-NLW
Chapter: 7
Judge: Novalyn L. Winfield

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Henry Bell
266 Linden Ave
Jersey City, NJ 07305

Social Security No.:
xxx-xx-5842

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after August 15, 2013 for the reason(s) indicated below.

- Debtor has not filed a **Debtor's Certification of Completion of Instructional Course Concerning Financial Management** (Official Form B23) proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Debtor's Certification of Completion of Instructional Course Concerning Financial Management** (Official Form B23) proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: July 16, 2013
JJW: wdh

James J. Waldron
Clerk

In re:
Henry Bell
Debtor

Case No. 10-36159-NLW
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: whealy
Form ID: clsnodsc

Page 1 of 2
Total Noticed: 3

Date Rcvd: Jul 16, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2013.

db +Henry Bell, 266 Linden Ave, Jersey City, NJ 07305-1912

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: leah.bynon@usdoj.gov Jul 16 2013 21:28:49 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 16 2013 21:28:46 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

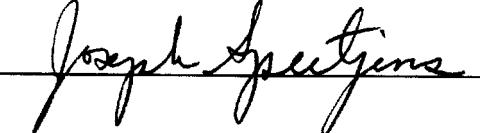
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2013

Signature:



District/off: 0312-2

User: whealy
Form ID: clsnodsc

Page 2 of 2
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Date Rcvd: Jul 16, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2013 at the address(es) listed below:

Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
Herbert J. Tan on behalf of Trustee Barbara Edwards laborlitigator@yahoo.com
Jennifer Novick on behalf of Creditor PHH Mortgage Corporation nj.bkecf@fedphe.com,
Erika.olsen@fedphe.com
Jennifer R. Gorchow on behalf of Creditor PHH Mortgage Corporation nj.bkecf@fedphe.com,
Erika.olsen@fedphe.com
Leonard S. Singer on behalf of Debtor Henry Bell zsbankruptcy@gmail.com
Nicole M. Clarke on behalf of Creditor Bank of America, N.A. nclarke@sternlav.com,
CMECF@sternlav.com

TOTAL: 6